

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

| | | |
|---------------------------|---|-----------------------|
| IN RE: |) | CASE NO: 20-65743-WLH |
| |) | |
| NEHEMIAH ALONZO HEAD, SR. |) | |
| |) | |
| |) | CHAPTER 13 |
| DEBTOR. |) | |

COVER SHEET FOR AMENDMENT TO SCHEDULE J

Schedule J has been amended to reflect current monthly household expenses.

Also included with this amendment are the Amended Summary of Schedules, Amended Statistical Summary and Declaration of Schedules.

Date: July 7, 2020

_____/s_____
Shawn Eisenberg
Georgia Bar # 128077
Eisenberg Law, LLC
Attorney for Debtor
PO Box 683153
Marietta, GA 30068

Fill in this information to identify your case:

Debtor 1 Nehemiah Alonzo Head, Sr.

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF GEORGIA

Case number 20-65743
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Son

3

- ☐ No
- ☒ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☐ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 525.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 20.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Nehemiah Alonzo Head, Sr.**

Case number (if known) **20-65743**

| | | | | | | | | |
|--|--|-----------------|-----------------|-----------------|----|--|----|-----------------|
| 6. Utilities: | | | | | | | | |
| 6a. Electricity, heat, natural gas | 6a. \$ | 150.00 | | | | | | |
| 6b. Water, sewer, garbage collection | 6b. \$ | 50.00 | | | | | | |
| 6c. Telephone, cell phone, Internet, satellite, and cable services | 6c. \$ | 160.00 | | | | | | |
| 6d. Other. Specify: _____ | 6d. \$ | 0.00 | | | | | | |
| 7. Food and housekeeping supplies | 7. \$ | 400.00 | | | | | | |
| 8. Childcare and children's education costs | 8. \$ | 400.00 | | | | | | |
| 9. Clothing, laundry, and dry cleaning | 9. \$ | 0.00 | | | | | | |
| 10. Personal care products and services | 10. \$ | 0.00 | | | | | | |
| 11. Medical and dental expenses | 11. \$ | 0.00 | | | | | | |
| 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. | 12. \$ | 225.00 | | | | | | |
| 13. Entertainment, clubs, recreation, newspapers, magazines, and books | 13. \$ | 0.00 | | | | | | |
| 14. Charitable contributions and religious donations | 14. \$ | 0.00 | | | | | | |
| 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. | | | | | | | | |
| 15a. Life insurance | 15a. \$ | 75.00 | | | | | | |
| 15b. Health insurance | 15b. \$ | 0.00 | | | | | | |
| 15c. Vehicle insurance | 15c. \$ | 375.00 | | | | | | |
| 15d. Other insurance. Specify: _____ | 15d. \$ | 0.00 | | | | | | |
| 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____ | | | | | | | | |
| 16. \$ | | 0.00 | | | | | | |
| 17. Installment or lease payments: | | | | | | | | |
| 17a. Car payments for Vehicle 1 | 17a. \$ | 0.00 | | | | | | |
| 17b. Car payments for Vehicle 2 | 17b. \$ | 0.00 | | | | | | |
| 17c. Other. Specify: _____ | 17c. \$ | 0.00 | | | | | | |
| 17d. Other. Specify: _____ | 17d. \$ | 0.00 | | | | | | |
| 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). | | | | | | | | |
| 18. \$ | | 0.00 | | | | | | |
| 19. Other payments you make to support others who do not live with you. | | | | | | | | |
| 19. \$ | | 0.00 | | | | | | |
| 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. | | | | | | | | |
| 20a. Mortgages on other property | 20a. \$ | 0.00 | | | | | | |
| 20b. Real estate taxes | 20b. \$ | 0.00 | | | | | | |
| 20c. Property, homeowner's, or renter's insurance | 20c. \$ | 0.00 | | | | | | |
| 20d. Maintenance, repair, and upkeep expenses | 20d. \$ | 0.00 | | | | | | |
| 20e. Homeowner's association or condominium dues | 20e. \$ | 0.00 | | | | | | |
| 21. Other: Specify: <u>After school activities</u> | | | | | | | | |
| 21. +\$ | | 135.00 | | | | | | |
| NFS car payment | | | | | | | | |
| | +\$ | 579.00 | | | | | | |
| 22. Calculate your monthly expenses | | | | | | | | |
| 22a. Add lines 4 through 21. | <table border="1"> <tr> <td>\$</td> <td>3,094.00</td> </tr> <tr> <td>\$</td> <td></td> </tr> <tr> <td>\$</td> <td>3,094.00</td> </tr> </table> | | \$ | 3,094.00 | \$ | | \$ | 3,094.00 |
| \$ | | | 3,094.00 | | | | | |
| \$ | | | | | | | | |
| \$ | 3,094.00 | | | | | | | |
| 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 | | | | | | | | |
| 22c. Add line 22a and 22b. The result is your monthly expenses. | | | | | | | | |
| 23. Calculate your monthly net income. | | | | | | | | |
| 23a. Copy line 12 (your combined monthly income) from Schedule I. | 23a. \$ | 3,470.74 | | | | | | |
| 23b. Copy your monthly expenses from line 22c above. | 23b. -\$ | 3,094.00 | | | | | | |
| 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. | | | | | | | | |
| 23c. \$ | | 376.74 | | | | | | |
| 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? | | | | | | | | |
| <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain here: _____ | | | | | | | | |

Fill in this information to identify your case:

Document Page 4 of 9

| | | | |
|---|----------------------------------|-------------|-----------|
| Debtor 1 | Nehemiah Alonzo Head, Sr. | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse if, filing) | | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: NORTHERN DISTRICT OF GEORGIA | | | |
| Case number (if known) | 20-65743 | | |

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

| | | Your assets Value of what you own |
|---|----|--------------------------------------|
| 1. Schedule A/B: Property (Official Form 106A/B) | | |
| 1a. Copy line 55, Total real estate, from Schedule A/B..... | \$ | 0.00 |
| 1b. Copy line 62, Total personal property, from Schedule A/B..... | \$ | 16,280.00 |
| 1c. Copy line 63, Total of all property on Schedule A/B..... | \$ | 16,280.00 |

Part 2: Summarize Your Liabilities

| | | Your liabilities Amount you owe |
|---|----|------------------------------------|
| 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) | | |
| 2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ... | \$ | 9,320.00 |
| 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) | | |
| 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> | \$ | 0.00 |
| 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> | \$ | 2,388.00 |
| Your total liabilities | | \$ 11,708.00 |

Part 3: Summarize Your Income and Expenses

| | | |
|---|----|----------|
| 4. Schedule I: Your Income (Official Form 106I) | | |
| Copy your combined monthly income from line 12 of <i>Schedule I</i> | \$ | 3,470.74 |
| 5. Schedule J: Your Expenses (Official Form 106J) | | |
| Copy your monthly expenses from line 22c of <i>Schedule J</i> | \$ | 3,094.00 |

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. What kind of debt do you have?
- ☒ Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ **5,429.73**

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

From Part 4 on Schedule E/F, copy the following:

Total claim

| | |
|--|-----------------|
| 9a. Domestic support obligations (Copy line 6a.) | \$ 0.00 |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) | \$ 0.00 |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) | \$ 0.00 |
| 9d. Student loans. (Copy line 6f.) | \$ 0.00 |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | \$ 0.00 |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) | +\$ 0.00 |

9g. **Total.** Add lines 9a through 9f.

\$ **0.00**

Fill in this information to identify your case:

| | | | |
|---|----------------------------------|-------------|-----------|
| Debtor 1 | Nehemiah Alonzo Head, Sr. | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse if, filing) | | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | NORTHERN DISTRICT OF GEORGIA | | |
| Case number (if known) | 20-65743 | | |

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Nehemiah Alonzo Head, Sr.

Nehemiah Alonzo Head, Sr.
Signature of Debtor 1

X _____

Signature of Debtor 2

Date July 7, 2020

Date _____

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

| | | |
|---------------------------|---|-----------------------|
| IN RE: |) | CASE NO: 20-65743-WLH |
| |) | |
| NEHEMIAH ALONZO HEAD, SR. |) | |
| |) | |
| |) | CHAPTER 13 |
| DEBTOR. |) | |

CERTIFICATE OF SERVICE

This is to certify that I have this day served a copy of the within and foregoing Amended Schedule J, Amended Summary of Schedules, Amended Statistical Summary and Amended Declaration of Debtor's Schedules, in the above styled case by depositing same in the United States mail with the adequate postage affixed thereto to insure delivery addressed as follows:

Nancy J Whaley (served via ECF)
Suite 120
303 Peachtree Center Avenue
Atlanta, GA 30303

Nehemiah Alonzo Head, Sr.
45 Trelawney Avenue
Covington, GA 30016

SEE ATTACHED FOR ADDITIONAL CREDITORS

Date: July 7, 2020

_____/s_____
Shawn Eisenberg
Georgia Bar # 128077
Eisenberg Law, LLC
Attorney for Debtor
PO Box 683153
Marietta, GA 30068

Label Matrix for local noticing
113E-1
Case 20-65743-wlh
Northern District of Georgia
Atlanta
Tue Jul 7 11:01:54 EDT 2020

(p)1ST FRANKLIN FINANCIAL CORPORATION
PO BOX 880
TOCCOA GA 30577-0880

(p)AUTOMOBILE ACCEPTANCE CORPORATION
PO BOX 961926
RIVERDALE GA 30296-6914

Credit One Bank Na
Po Box 98875
Las Vegas, NV 89193-8875

Shawn J. Eisenberg
Eisenberg Law, LLC
P. O. Box 683153
Marietta, GA 30068-0053

Enhanced Recovery Co L
8014 Bayberry Rd
Jacksonville, FL 32256-7412

First Premier Bank
3820 N Louise Ave
Sioux Falls, SD 57107-0145

(p)GEORGIA DEPARTMENT OF REVENUE
COMPLIANCE DIVISION
ARCS BANKRUPTCY
1800 CENTURY BLVD NE SUITE 9100
ATLANTA GA 30345-3202

Nehemiah Alonzo Head Sr.
45 Trelawney Avenue
Covington, GA 30016-6833

Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101-7346

LVNV Funding, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Lvnv Funding Llc
C/o Resurgent Capital Services
Greenville, SC 29602

Nwide Recvry
3000 Kellway Dr
Carrollton, TX 75006-3305

(p)PHOENIX FINANCIAL SERVICES LLC
PO BOX 361450
INDIANAPOLIS IN 46236-1450

Pinnacle Credit Services, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Pinnacle Llc/resurgent
Po Box 1269
Greenville, SC 29602-1269

Premier Bankcard, Llc
Jefferson Capital Systems LLC Assignee
Po Box 7999
Saint Cloud Mn 56302-7999

Quantum3 Group LLC as agent for Cascade Capi
PO Box 788
Kirkland, WA 98083-0788

Security Fin
C/o Security Finance
Spartanburg, SC 29304

UNITED AUTO ACCEPTANCE
P. O. BOX 926
MORROW, GA 30260-0926

United States Attorney
Northern District of Georgia
75 Ted Turner Drive SW, Suite 600
Atlanta GA 30303-3309

Us Dept Of Ed/glslsi
Po Box 7860
Madison, WI 53707-7860

Wells Fargo Bank
Po Box 14517
Des Moines, IA 50306-3517

Nancy J. Whaley
Nancy J. Whaley, Standing Ch. 13 Trustee
303 Peachtree Center Avenue
Suite 120, Suntrust Garden Plaza
Atlanta, GA 30303-1216

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

1st Franklin
135 E Tugalo Street
Toccoa, GA 30577

Automobile Acceptance
749 Main St
Riverdale, GA 30274

Georgia Department of Revenue
Bankruptcy Division
Post Office Box 161108
Atlanta, GA 30321

Phoenix Financial Serv
8902 Otis Ave Ste 103a
Indianapolis, IN 46216

(d)Uaa
Pob 960068
Riverdale, GA 30296

| | |
|---------------------|----|
| End of Label Matrix | |
| Mailable recipients | 23 |
| Bypassed recipients | 0 |
| Total | 23 |